

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Case No.: 21-14478
MORALES, MIGUEL A Chapter: 7
MORALES, ROSE B Judge: KCF

NOTICE OF PROPOSED ABANDONMENT

Thomas J. Orr, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clarkson S. Fisher US Courthouse
402 East State Street
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on October 19, 2021 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: Real Estate at 425 High Street, Perth Amboy, NJ, 08861. Mr. Morales purchased the property in 1998 for \$82,000 in his name only. The current value is placed at \$415,000 by an appraisal. As the amount owed on the three mortgages is greater than the value, there would not be funds available for a distribution to creditors.

Liens on property:

PHH-\$243,852
ARCPE Holdings-\$113,934
HFC-\$60,000

Amount of equity claimed as exempt:

NONE

Objections must be served on, and requests for additional information directed to:

Name: /s/Thomas J. Orr, Trustee
Address: 321 High Street, Burlington, NJ 08016
Phone number: (609)386-8700

In re:
Miguel A Morales
Rose B Morales
Debtors

Case No. 21-14478-KCF
Chapter 7

District/off: 0312-3
Date Rcvd: Sep 16, 2021

User: admin
Form ID: pdf905

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Miguel A Morales, Rose B Morales, 265 Silzer Street, Perth Amboy, NJ 08861-3810
cr	+ ARCPE HOLDING LLC, 1900 SUNSET HARBOUR DR., THE ANNEX, 2ND FLOOR, MIAMI BEACH, FL 33139-1400
cr	+ Planet Home Lending as servicer for ARCPE HOLDING, Friedman Vartolo LLP, 1325 Franklin Ave, Garden City, NY 11530-1666
519225344	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519225343	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519225345	+ Bureaus Investment Group Portfolio 15, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
519225347	+ Caliber Home Loans, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2054
519225375	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225371	+ ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225385	+ ERC, P.O. Box 1259, Dept. 98696, Oaks, PA 19456-1259
519225383	+ Equiant/Thousand Trails, Pob 26, Gautier, MS 39553-0026
519225381	Equiant/Thousand Trails, Attn: Bankruptcy, 400 N Juniper Dr, Ste 100, Chandler, AZ 85226
519225388	HFC, P.O. Box 9618, Virginia Beach, VA 23450-9618
519225390	+ J. Scott Watson, PC, 24 Regency Plaza, Glen Mills, PA 19342-1001
519225397	+ Member HSBC Group/Beneficial, Po Box 3425, Buffalo, NY 14240-3425
519225396	+ Member HSBC Group/Beneficial, Attn: CML Customer Resolution Department, 1421 West Shore Drive, Suite 100, Arlington Heights, IL 60004-7818
519225403	+ Ocwen Loan Servicing, LLC, 1 Mortgage Way, Mount Laurel, NJ 08054-4637
519225402	+ Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
519225413	+ PHH Mortgage Services, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
519225412	+ PHH Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
519225414	+ Pioneer Credit Recovery, P.O. Box 500, Horseheads, NY 14845-0500
519225415	+ Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519225420	+ Rutgers, The State University, 65 Davidson Road, Student Accounting Services, Piscataway, NJ 08854-5602
519225422	+ Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519225421	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519225424	+ The Intersectfund, 109 Church St, New Brunswick, NJ 08901-4012
519225429	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
519225428	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 16 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 16 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519225357	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Sep 16 2021 20:33:18	CC Holdings/CardMember Services, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
519225356	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Sep 16 2021 20:33:24	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY

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519225346	+ Email/Text: ECMBKMail@Caliberhomeloans.com	11804-9001
519225348	+ Email/Text: cms-bk@cms-collect.com	Sep 16 2021 20:30:00 Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
519225349	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 16 2021 20:30:00 Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
519225351	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 16 2021 20:33:17 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519225353	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 16 2021 20:33:17 Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519225355	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 16 2021 20:33:28 Capital One, N.A., 1680 Capital One Drive, McLean, VA 22102-3407
519225354	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 16 2021 20:33:22 Capital One/boscovs, Po Box 31293, Salt Lake City, UT 84131-0293
519225359	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 16 2021 20:33:17 Capital One/boscovs, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519225358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 16 2021 20:33:25 Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
519225360	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 16 2021 20:30:00 Comenity Capital/Davids Bridal, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
519225361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 16 2021 20:30:00 Comenity Capital/Davids Bridal, Po Box 182120, Columbus, OH 43218-2120
519225363	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 16 2021 20:30:00 Comenity Capital/Gamestop, Po Box 182120, Columbus, OH 43218-2120
519225362	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 16 2021 20:30:00 Comenity Capital/Gamestop, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
519225364	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 16 2021 20:30:00 Credit Collections Services, 725 Canton Street, Norwood, MA 02062-2679
519225365	+ Email/Text: clientservices@credit-control.com	Sep 16 2021 20:30:00 Credit Control, LLC, 5757 Phantom Dr., Suite 330, Hazelwood, MO 63042-2429
519225366	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 16 2021 20:33:18 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519225368	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 16 2021 20:33:19 Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
519225370	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 16 2021 20:33:18 Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
519225371	+ Email/Text: ECMCBKNotices@ecmc.org	Sep 16 2021 20:30:00 ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225375	Email/Text: ECMCBKNotices@ecmc.org	Sep 16 2021 20:30:00 ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225379	+ Email/Text: bknotice@ercbpo.com	Sep 16 2021 20:30:00 Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
519225380	+ Email/Text: bknotice@ercbpo.com	Sep 16 2021 20:30:00 Enhanced Recovery Company, Po Box 57547, Jacksonville, FL 32241-7547
519225386	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 16 2021 20:30:00 Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519225387	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 16 2021 20:30:00 Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519225389	Email/Text: sbse.cio.bnc.mail@irs.gov	

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519225391	+ Email/Text: PBNCNotifications@perituservices.com	Sep 16 2021 20:30:00	Internal Revenue Service, P.O. Box 145595, Cincinnati, OH 45250
519225392	+ Email/Text: PBNCNotifications@perituservices.com	Sep 16 2021 20:29:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519225395	Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2021 20:29:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519225393	+ Email/Text: Documentfiling@lciinc.com	Sep 16 2021 20:33:30	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519225394	+ Email/Text: Documentfiling@lciinc.com	Sep 16 2021 20:30:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
519225398	+ Email/PDF: pa_dc_claims@navient.com	Sep 16 2021 20:33:24	LendingClub, 595 Market St, San Francisco, CA 94105-2807
519225400	+ Email/PDF: pa_dc_claims@navient.com	Sep 16 2021 20:33:30	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519225404	+ Email/PDF: cbp@onemainfinancial.com	Sep 16 2021 20:33:17	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
519225408	+ Email/PDF: cbp@onemainfinancial.com	Sep 16 2021 20:33:23	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225416	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2021 20:33:25	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225418	Email/PDF: resurgentbknotifications@resurgent.com	Sep 16 2021 20:33:19	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
519225423	Email/PDF: ais.sprint.ebn@americaninfosource.com	Sep 16 2021 20:33:28	Sprint, PO Box 660092, Dallas, TX 75266
519225426	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 16 2021 20:29:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
519225427	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 16 2021 20:29:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
519225430	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 16 2021 20:30:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
519225431	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 16 2021 20:30:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519225342		ARCPE Holding/BSI
519225350	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519225352	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519225367	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519225369	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
519225372	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225373	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225374	*+	ECMC Group, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
519225376	*	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225377	*	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225378	*	ECMC Group, 111 Washington Ave, Minneapolis, MN 55401
519225384	*+	Equiant/Thousand Trails, Pob 26, Gautier, MS 39553-0026
519225382	*	Equiant/Thousand Trails, Attn: Bankruptcy, 400 N Juniper Dr, Ste 100, Chandler, AZ 85226

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519225399	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
519225401	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
519225405	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225406	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225407	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519225409	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225410	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225411	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519225417	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519225419	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
519225425	*+	The Interseclfund, 109 Church St, New Brunswick, NJ 08901-4012

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS2 dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Jonathan C. Schwab

on behalf of Creditor Planet Home Lending as servicer for ARCPE HOLDING LLC bankruptcy@friedmanvartolo.com

Justin M Gillman

on behalf of Joint Debtor Rose B Morales ecf@gbclawgroup.com
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Justin M Gillman

on behalf of Debtor Miguel A Morales ecf@gbclawgroup.com
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Ross Eisenberg

on behalf of Creditor ARCPE HOLDING LLC ross.eisenberg18@gmail.com

Thomas Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axiosfs.com

Thomas Orr

tom@torrlaw.com Torr@ecf.axiosfs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8